



*The power to make it better.®*

# Extra Help in 2008 Could Save You \$100s or \$1,000s on Your Prescription Drugs

You may already know that Medicare offers prescription drug coverage (Medicare Part D). But did you know that Medicare also offers **Extra Help** paying for your prescription drug costs if you have limited income and limited resources? **Extra Help** can reduce or eliminate premiums, deductibles and co-payments, and provide coverage all year long (with no donut hole). You could save a lot of money, possibly even thousands of dollars.

## Who should apply for Extra Help?

You may qualify if you currently have Medicare and:

- » You have an annual income less than \$15,600 (\$1,300 per month) for a single person or less than \$21,000 (\$1,750 per month) for a married couple living together, and
- » You have resources and assets (savings accounts and investments) that are less than \$11,990 for a single person or \$23,970 or less for a married couple living together. Income and asset limits may increase each year.

## When should you apply?

You can apply at any time. But the sooner you do, the sooner you will find out if you are eligible for Extra Help. If you qualify, you still need to choose and sign up for a plan through Medicare Part D, but you will not have to pay a late enrollment penalty.

## How to apply for Extra Help:

Do you have a computer? If so, it is really easy to apply online, and you have two options:

1. Go to [www.aarp.org/quicklink](http://www.aarp.org/quicklink) and click on the tab that says, "Medicare Rx Extra Help" to go through the process of applying online.
2. Go to [www.ssa.gov/prescriptionhelp](http://www.ssa.gov/prescriptionhelp) and click on "See if you qualify" or "Apply for help" under the "Apply Online" heading.

If you prefer to apply over the phone or by mail, call **1-800-772-1213** to apply by phone or to request a paper application. Send all paper applications to:  
Social Security Administration  
Wilkes-Barre Data Operations Center  
P.O. Box 1020  
Wilkes-Barr, PA 18767-9910

If you get Medicaid Supplemental Security Income (SSI), or your state pays your Medicare premiums, you automatically qualify for Extra Help and you do not need to apply.

If you: (a) live in Alaska or Hawaii, or (b) provide more than half the financial support for a person living with you, or (c) have earned income, you may have a higher income and still qualify for Extra Help.

Assets such as the house you live in and your personal possessions do not count.

Applications are processed by computer. Use pencil or black pen to speed up your application.

To apply in person, check the blue pages of your phone book for the Social Security office located near you.

## Enrolling in a Medicare Part D Drug Plan

- » If you qualify for Extra Help, the next step is to choose and enroll in a Medicare Part D drug plan. You **must** enroll in a Part D drug plan approved by Medicare to receive savings on your prescription drug costs. The best way to choose a plan is to search for one that is best for you based on the medicines you take, and whether the plan is accepted at a pharmacy near you. **If you do not choose a plan, Medicare will select one for you.**
- » Medicare has a drug plan finder on its website at [www.medicare.gov](http://www.medicare.gov) (click on “Learn More About Plans in Your Area”) that will help you find a plan that meets your needs. You can also get this information by calling the Medicare help line at **1-877-633-4227**.
- » For more help choosing a plan, contact your State Health Insurance Assistance Program (SHIP) by visiting [www.shiptalk.org](http://www.shiptalk.org).
- » If the Social Security Administration tells you that you don’t qualify for Extra Help, you have 60 days to appeal the decision. You can file an appeal at one of its local offices or by mail, phone, or fax. (See contact information in next section.)

- » **Even without Extra Help, you will likely save money on prescription drugs by joining a Medicare drug plan.** You can enroll when you first become eligible for Medicare or between November 15 and December 31 each year.

## Other Helpful Information:

- » Use AARP’s **Benefits QuickLINK** ([www.aarp.org/quicklink](http://www.aarp.org/quicklink)) to find other drug benefits or additional programs that may cut the cost of utilities or property tax.
- » **AARP’s website** contains a wealth of information, tools and resources for those who are providing a helping hand to loved ones as they age. Visit [www.aarp.org/caregiving](http://www.aarp.org/caregiving).
- » **Social Security (SSA)** at **1-800-772-1213**, TTY **1-800-325-0778**, or visit [www.ssa.gov](http://www.ssa.gov).
- » **Medicare** at **1-800-633-4227**, TTY **1-877-486-2048**, or visit [www.medicare.gov](http://www.medicare.gov).
- » **State Health Insurance Assistance Program (SHIP)** provides free, unbiased insurance counseling and help with other benefit assistance available for you. Call Medicare to find a state program or visit [www.shiptalk.org](http://www.shiptalk.org).
- » **Area Agency on Aging (AAA)** is a local agency that connects older people and caregivers to services and programs. Find a local AAA at **1-800-677-1116** or visit [www.eldercare.gov](http://www.eldercare.gov).

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